

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:
Richard T Drude

Case No.: 19-19333
Judge: Kaplan
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. Motion for Relief from the Automatic Stay filed by Cenlar FSB, creditor,

A hearing has been scheduled for July 27, 2022, at 9:00 a.m..

- Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Other (**explain your answer**):

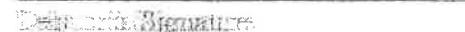
I believe that I am behind with my mortgage payments but not the amount stated in the motion, I will provide my attorney with proof. I can make a regular monthly mortgage payment on July 29, 2022 but I will need some time to catch up.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 7/22/22


Robert D. Scott
Debtors Signature

108 _____


Robert D. Scott
Debtors Signature

NOTES:

1. Under 11 U.S.C. § 522(f), the debtor may be allowed to retain and keep in his Chapter 13 Trustee's possession, if appropriate for later use, "any part or portion of the property" which is nonexempt. Non-exempt "tobacco" items include Cigars, Cigarettes, and Cigarette Wastebaskets.
2. Under 11 U.S.C. § 1408(e)(2), the debtor may be allowed to keep and possess in the Chapter 13 Debtor's possession, if appropriate for later use, "any property" after the filing of a Certification of Debt.